

DEC 30 '98

12:35 PM

As security for the full and timely performance of its obligations under that certain Master Equipment Lease Agreement 03197-00300 dated August 6, 1998 (the "Agreement"), between **NationsBanc Leasing Corporation** (herein, "Assignee"), as Lessor, and The Faith2 Trust ("Assignor"), as Lessee, Assignor hereby assigns, transfers and conveys to Assignee, its successors and assigns, that certain Railroad Car Lease Agreement dated December 8, 1995, as it pertains to Rider Nos. 7 & 8 dated June 15, 1998 (the "Lease") between ITG Inc., as lessor, and Vulcan Materials Company, as lessee ("Lessee"), as previously assigned by ITG, Inc. to Assignor, covering one hundred four (104) rail cars as more fully described therein (the "Property") leased and all payments due and to become due thereunder and all its right, title, and interest in and to the Property and all its rights and remedies thereunder, and the right either in Assignee's own behalf or in Assignor's name to take all such proceedings, legal, equitable, or otherwise, that Assignor might take, save for this assignment.

To the extent, if any, that said Lease constitutes chattel paper under the Uniform Commercial Code, a security interest may be created through the transfer and possession of a certified copy of the Railroad Car Lease Agreement and an original of Rider Nos. 7 & 8 thereto. Assignor warrants that the Lease and all related instruments are genuine and enforceable; the Lease with respect to the Property has been delivered to, and accepted by, the Lessee in condition satisfactory to the Lessee, and Assignor will comply with all its warranties and other obligations to the Lessee.

Assignor hereby agrees to indemnify, hold safe and harmless from and against and covenants to defend Assignee against any and all claims, costs, expenses, damages and all liabilities arising from or pertaining to the use, possession or operation of the Property.

Assignor warrants and represents that the Lease is in full force and effect and that it has not assigned nor pledged, and hereby covenants that it will not assign nor pledge, so long as this instrument of assignment shall remain in effect, the whole or any part of the rights hereby assigned, to anyone other than Assignee, its successors or assigns.

Assignee shall have none of Assignor's obligations under the Lease.

All Assignor's right, title and interest assigned hereunder may be reassigned by Assignee and any subsequent assignee, but only in conjunction with an assignment of the Agreement. It is expressly agreed that, anything herein contained to the contrary notwithstanding, Assignor's obligations under the Lease may be performed by Assignee or any subsequent assignee without releasing Assignor therefrom, and Assignee shall not, by reason of this assignment, be obligated to perform any of Assignor's obligations under the Lease or to file any claim or take any other action to collect or enforce any payment assigned hereunder.

The covenants, representation and warranties herein set forth are in addition to and not in lieu of those set forth in the Agreement, which are incorporated herein by reference as though fully set forth.

Assignor hereby constitutes Assignee, its successors and assigns, Assignor's true and lawful attorney, irrevocable, with full power (in Assignor's name or otherwise) to ask, require, demand, receive, compound and give acquittance for any and all rents and claims for money due and to become due under, or arising out of the Lease, to endorse any checks or other instruments or orders in connection therewith to file any claims or take any action or institute any proceedings which to Assignee or any subsequent assignee seem necessary or advisable, all without affecting Assignor's liability in any manner whatsoever.

Assignor acknowledges this Assignment of Lease with respect to the Lease and Property is the only validly existing and enforceable assignment thereof, hereby replacing any and all other assignments thereof.

Dated this 28th day of August, 1998.

Witness, our hand and seal.

The Faith2 Trust (Assignor)

By: Keith A. Gibbs

Printed Name: Keith A. Gibbs

Title: Trustee

For valuable consideration the receipt and sufficiency of which is hereby acknowledged, **The Faith2 Trust** ("herein, "Assignor"), hereby assigns, transfers and conveys to **NationsBanc Leasing Corporation** ("Assignee"), its successors and assigns, all of its right, title and interest in and to that certain Purchase and Sale Agreement (the "Purchase Agreement") dated June 25, 1998 between Florida Crushed Stone Company, as Seller ("Seller"), and Rail Trust Equipment, Inc, as Buyer, as assigned to Assignor, covering One hundred and four (104) rail cars as more fully described in the Purchase Agreement (the "Property") and all its rights and remedies thereunder, and the right either in Assignee's own behalf or in its name to take all such proceedings, legal, equitable, or otherwise, that Assignor might take, save for this assignment.

Assignor warrants that the Purchase Agreement and all related instruments are genuine and enforceable; and Assignor will comply with all its warranties and other obligations to the Seller.

Assignor hereby agrees to indemnify, hold safe and harmless from and against and covenant to defend Assignee against any and all claims, costs, expenses, damages and all liabilities arising from or pertaining to the Purchase Agreement.

Assignor warrants and represents that the Purchase Agreement is in full force and effect and that Assignor has not assigned nor pledged, and hereby covenants that Assignor will not assign nor pledge, so long as this instrument of assignment shall remain in effect, the whole or any part of the rights hereby assigned, to anyone other than Assignee, its successors or assigns.

Assignee shall have none of Assignor's obligations under the Purchase Agreement, except that, provided (i) no event of default has occurred under the Agreement (ii) no default has occurred under the terms of the Purchase Agreement, Assignee shall fund the Purchase Price as provided for in the Purchase Agreement.

All Assignor's right, title and interest assigned hereunder may be reassigned by Assignee and any subsequent assignee, but only in conjunction with an assignment of the Agreement. It is expressly agreed that, anything herein contained to the contrary notwithstanding, Assignor's obligation under the Purchase Agreement may be performed by Assignee or any subsequent assignee without releasing Assignor therefrom, and Assignee shall not, by reason of this assignment, be obligated to perform any of Assignor's obligations under the Purchase Agreement or to file any claim or take any other action to collect or enforce any payment assigned hereunder.

The covenants, representations and warranties herein set forth are in addition to and not in lieu of those set forth in the Agreement, which are incorporated herein by reference as though fully set forth.

Assignor hereby constitutes Assignee, its successors and assigns, its true and lawful attorney, irrevocable, with full power (in Assignor's name or otherwise) to ask, require, demand, receive, compound and give acquittance for any and all claims for money due and to become due under, or arising out of the Purchase Agreement, to endorse any checks or other instruments or orders in connection therewith, to file any claims or take any action or institute any proceedings which to Assignee or any subsequent assignee seem necessary or advisable, all without affecting Assignor's liability in any manner whatsoever.

Assignor acknowledges this Assignment with respect to the Purchase Agreement and Property is the only validly existing and enforceable assignment thereof, hereby replacing any and all other assignments thereof.

Dated this 28th day of August, 1998.

Witness, our hand and seal.

NationsBanc Leasing Corporation (Assignee)

The Faith2 Trust (Assignor)

By: T. J. White

By: Keith A. Gibbs

Printed Name: TJ White

Printed Name: Keith A. Gibbs

Title: SVP

Title: Trustee

RAILROAD CAR LEASE AGREEMENT

This agreement, No. ITG-2378, made and entered into December 8, 1995, by and between ITG, INC., a Texas Corporation with its principal office and place of business in Victoria, Texas (herein called "LESSOR" and VULCAN MATERIALS COMPANY (herein called "LESSEE"), a New Jersey Corporation with its principal office and place of business in Birmingham, Alabama.

WITNESSETH:**Description
of Leased
Cars:**

1. Lessor agrees to furnish to Lessee, and Lessee agrees to rent from Lessor, the railroad cars shown on Rider No. 01, attached hereto and made a part of hereof, and such additional agreed Riders as may be added to hereto from time to time by mutual agreement of the parties and signed by each of their duly authorized representatives. Each Rider shall set forth a brief description of the car, or cars, car initials and numbers, the Association of American Railroads ("AAR") or Interstate Commerce Commission ("ICC") specifications, cubic capacity, truck capacity, delivery point, rental term throughout which the cars shall remain in Lessee's service, and other pertinent information that may be desired by both parties.

Use of Cars: 2. Lessee agrees to use said cars under the following restrictions:

(a) The cars will be delivered to Lessee at Metro East Industries in East St. Louis, Illinois consigned per Lessee's instructions, and Lessee agrees such cars shall be used and operated at all times in compliance with all lawful acts, rules, regulations, and orders issued by the railroads on which the cars are operated and government agencies.

(b) At the expiration or termination of the rental term of the particular Rider applicable to each such car described in such Rider, Lessee shall cause said cars to be returned freight prepaid to Lessor at a point so designated by Lessor not exceeding the mileage distance from the point where initial delivery was originally taken (East St. Louis, Illinois). Mileage in excess of this distance is for the account of the Lessor.

(c) At the request of the Lessor, the Lessee agrees to provide the Lessor up to 120 days free storage upon expiration of the initial lease term or extensions thereof.

(d) Lessor will cause all cars to be delivered to Lessee in current A.A.R. Interchange condition and ready for Lessee's intended service. The cars covered hereby shall be returned to Lessor in a similar condition except for ordinary wear and tear. Any dispute on car condition will be resolved through binding

arbitration. Each party shall choose an independent arbitrator who shall be a qualified rail car inspector. If these arbitrators fail to agree, they shall choose a third arbitrator who shall be mutually agreeable to both parties. The cost of any arbitrator shall be equally borne by Lessor and Lessee.

(e) Lessee agrees the cars will not be altered or modified and no advertising or logos shall be applied to any such car without the approval of Lessor.

(f) Lessee agrees the cars are intended only for use in transporting the following commodity: Aggregates

The use of these cars for any other purpose is not permitted without prior written approval of Lessor, which will not be unreasonably withheld.

(g) Lessee agrees that the cars will be operated only within the confines of the market area in the United States.

Rent:

3. Lessee agrees to pay Lessor one month in advance the monthly rental as stated in the applicable Rider for each particular group of cars. Rental will commence on the first day of the first full month the cars are in service. The first and last monthly rentals shall be prorated to include any partial months that the cars may be in service. Such rental shall be paid monthly to Lessor in Victoria, Texas or in such other place as Lessor may hereafter direct in writing.

**Term of
Lease:**

4. The term of this Lease shall commence the date all cars are delivered to the Lessee and terminate no earlier than sixty (60) months thereafter unless this contract is extended or renewed in writing by mutual agreement, or a new contract is executed.

**Repair and
Maintenance:**

5. After delivery of cars to Lessee, Lessee agrees to maintain the cars in accordance with the mechanical requirements specified in the Field Manual published by the ASSOCIATION OF AMERICAN RAILROADS (or subsequent governing printed document), and, as between Lessee and Lessor, to pay all costs of such maintenance and repair as the cars may from time to time require including all costs of repairing damages while such cars are in the possession of Lessee, shipper, consignee, or agent. Lessee shall make or arrange to have made all contractual arrangements for all repairs notwithstanding who is responsible for the costs thereof. Lessee shall notify Lessor within three (3) full business days following knowledge of any damage requiring repairs to any of the cars. However, except for repairs arising out of Lessor's failure to deliver cars in the condition specified in 2(d), the rental shall not abate during the period repairs are being made.

If any car, while under the control of the Lessee, is completely destroyed or, in the opinion of Lessee and Lessor, such car's physical condition is such that it

cannot be economically repaired to be operated in railroad service, Lessee may pay Lessor full settlement value. The term "settlement value" as used herein shall mean the valuation of such cars as set forth in the Rider No. 02 attached hereto and made a part hereof. Upon payment of "settlement value" this lease will terminate with respect to that car. If the parties are unable to agree regarding the repair or regarding the destruction, they shall utilize the same procedures set forth in Paragraph 2(d) hereof regarding arbitration by independent railroad inspectors.

Indemnity: 6. Lessee will indemnify Lessor against any loss, damage, claim, expense (including attorney's fees and expenses of litigation) (collectively "Loss") or injury imposed on, incurred by, or asserted against Lessor arising directly or indirectly out of Lessee's, its consignees's agents, or shippers' use, lease possession or operation of the cars during the term of the Lease, or by the contents of such cars, however occurring, except (a) any loss, liability, claim, damage or expense arising from latent defects or, (b) any loss, liability, claim, damage or expense for which a railroad or railroads have assumed full responsibility and have satisfied such responsibility. Lessor will indemnify Lessee against any LOSS or injury imposed on, incurred by, or asserted against Lessee arising directly or indirectly out of

Lessor's failure to deliver cars in the condition as quoted in 2(d). All indemnities contained in the Agreement shall survive the termination hereof for a period of one year. Neither party will be required to indemnify the other for the other's negligence.

Insurance: 7. Lessee shall, at its own cost and expense, at all times, maintain and furnish Lessor with evidence of insurance as follows:

(a) General Liability Insurance in the minimum amount of One Million Dollars (\$1,000,000.00) covering any loss or claim for damage arising out of or incurred in connection with the use, maintenance, or operation of the cars covered by this Agreement.

(b) All risk insurance covering physical damage to the cars to the full amount of the value of the car according to Rider No. 02. Lessee will effect physical loss insurance coverage prior to the receipt of the cars for service.

All such insurance shall name Lessor and First National Bank of Maryland or any other lien holder designated by Lessor as additional insured. Lessee's obligation to maintain insurance with respect to each car shall continue until the lease thereof is terminated and, if such car is required hereunder to be returned to Lessor, until such return.

**Additional
Charges by
Railroad:**

8. All freight or demurrage or other charges made by a Railroad on account of the cars during the term of this

lease pursuant to Paragraph 2(a&b) hereof, shall be paid by Lessee.

Right of Entry:

9. Lessor shall be permitted to enter the property where the cars are used or stored, at Lessor's own cost and during normal business hours, for the purpose of making car inspections. Lessor will provide Lessee 48 hours advance notice for a planned inspection.

Payment of Taxes:

10. During the term of the Agreement, Lessee shall promptly pay, when due; use, rental, and excise taxes, assessment and other governmental charges, whatsoever, whether payable by Lessor or Lessee, on or relating to the use of the cars leased hereunder prorated to the actual time covered by this lease or extensions thereof. If for any reason Lessee fails to make full and prompt payment of any such charges, Lessor may, at its option, pay such charges and charge the amount so paid to Lessee. Any expense incurred by the Lessee with respect to contesting the applicability of such rental or use tax to this Agreement shall be payable by Lessee. Lessor specifically warrants and represents that as of the date of delivery of each and every car, all sales, use, rental and excise taxes, personal property taxes, assessments and other governmental charges due on such cars have been paid in full and Lessor agrees to indemnify and hold harmless Lessee from any obligations for such taxes.

Lessor is responsible for paying taxes on

income generated from the lease of the cars.

Liens:

11. Lessee shall not cause or allow any encumbrances or liens to attach to the cars or otherwise permit a cloud on Lessor's title thereto.

**Marking
of Cars:**

12. Lessee shall keep the cars, subject to lease, free of any markings which might be interpreted as a claim of ownership.

Remedies:

13. Upon the happening of any of the events of default as hereinafter defined, the Lessor or its assignee may then, or at any time thereafter, without notice, take possession of the car(s) and any accessions thereto, wherever same may be found, and remove, keep or dispose of the same and the balance of unpaid rentals shall become due and payable in full. To the extent that any car is re-leased, Lessee shall only be responsible for paying any net rental deficiency during the remaining term of this lease including the cost incurred in obtaining such re-lease. In the event of legal action by Lessor to recover possession of equipment or otherwise enforce this Agreement or to collect monies due hereunder, the losing party shall pay the prevailing party the equivalent of the monies so expended or charges thus incurred in such behalf including all reasonable costs and attorneys fees.

Default:

14. The happening of any of the following events shall be considered an "event of default":

- (a) Nonpayment by Lessee, within ten days after written notice from Lessor demanding payment thereof.
- (b) Failure of Lessee to comply with, or perform, any of the other material terms and conditions of the Agreement within thirty (30) days after receipt of written notice from Lessor demanding compliance therewith and performance thereof.
- (c) The appointment of a receiver or trustee in bankruptcy for Lessee or any of its property and the failure by such receiver or trustee to adopt and assume and agree to perform the obligations of Lessee hereunder within thirty (30) days after such appointment.

Filing:

15. Lessor intends to cause this Lease to be filed and recorded with the ICC pursuant to 49 U.S.C. Section 1103 of the Interstate Commerce Commission Act. Lessee shall from time to time do and perform any other act, and execute, acknowledge, deliver, any and all further instruments required by law, or reasonably requested by Lessor, for the purpose of protecting its title and rights, or for the purpose of carrying out the intention of this Agreement, and Lessee will promptly furnish to Lessor certificates or other evidences of all such filing, registering, and recording in form satisfactory to Lessor.

**Inspection
of Cars:**

16. Lessee shall inspect the cars and provide written notice of Lessee's acceptance of the cars. Said acceptance by the Lessee shall be conclusive evidence (i) of the fit and suitable condition of each car for the purpose of transporting steel products then and thereafter loaded therein, and (ii) that they are the cars described in the Riders. At termination of Lease, a joint inspection will be made; and acceptance thereof by the Lessor shall be conclusive evidence (i) of the fit and suitable condition of such car as required by Paragraph 2(d) hereof; and (ii) that they are the cars described in the Riders.

**Car
Monitoring:**

17. Lessor will have the right to obtain information from Lessee concerning the location and movement of cars subject to this Agreement.

Notice:

18. All notices provided for herein shall be given in writing and telefaxed, or sent by registered or certified mail, return receipt requested. The effective date of the notice shall be the date of the telefax transmittal receipt, or date of delivery shown on the return receipt. The respective addresses for notice shall be the addresses of the parties given in writing at the execution of the Agreement. Such addresses may be changed by either party giving written notice thereof to the other.

All telefaxed correspondence must request confirmation from the receiving party confirming legible receipt within one working day in order to qualify as "being delivered".

**Governing
Law:**

19. The terms of this Agreement and all rights and obligations hereunder shall be governed by the laws of the State of Texas. Any action between the parties must be brought in the state or federal courts located in Texas.

**Option to
Extend:**

20. Lessee shall have the right to extend this lease by written notice to Lessor 120 days prior to the end of the initial lease and future renewal periods.

Assignment:

21. Lessor shall have the right at any time to sell, assign, pledge, or transfer all or any part of this lease and/or the equipment covered thereby; but only if such assignment pledge or transfer will not affect Lessee's rights hereunder.

**Entire
Agreement:**

22. No other representations, warranties, promises, guarantees, or agreements, oral or written, expressed or implied, have been made by either party hereto with respect to this Agreement, except as expressly provided herein. This Agreement constitutes the entire Agreement between the parties hereto with respect to the leasing of the rail cars. Any change or modification of this Agreement must be in writing and signed by both parties.

Waiver:

23. Failure of either Party to require performance of any provision of this Agreement shall not affect either Party's right to require full performance thereof at any time thereafter, and the waiver by either party of a breach of any provisions hereof shall not constitute a waiver of a similar breach in the future or of any other breach or nullify the effectiveness of such provision.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be signed and sealed by their respective corporate officers and duly attested, as to the date first above written.

(Corporate Seal)

ATTEST:

By: Barbara Coffey
Its: Asst Secretary

I T G, INC.
(Lessor)

By: [Signature]
Its: President

Address:
106 N. Main, Suite 200
P. O. Box 1777
Victoria, Texas 77902

(Corporate Seal)

ATTEST:

By: C.R. Wynn
Its: Secretary
Asst

VULCAN MATERIALS COMPANY
(Lessee)

By: Richard R. Wynn
Its: VICE - PRESIDENT OF SALES

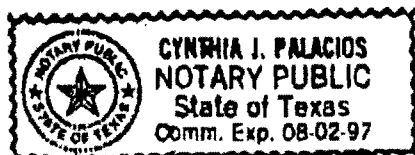
Address:

747 E. 22nd Street, Suite 200
Lombard, Illinois 60148

STATE OF (TEXAS

CITY OF (VICTORIA

On this 7th day of December 1995 before me personally appeared Michael Sagebiel, to me personally known, who being by me duly sworn, says that he is the President of ITG, Inc., that the foregoing instrument was signed on behalf of said corporation, and he acknowledged that the execution of said instrument was his free act and deed.



Cynthia J. Palacios
NOTARY PUBLIC, STATE OF TEXAS

My commission expires:

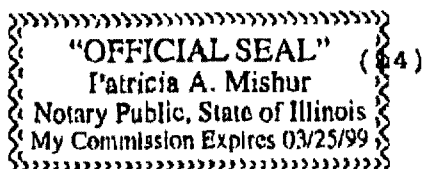
STATE OF (IL

COUNTY OF (DUPAGE

On this 18th day of January, 1996, before me personally appeared RICHARD R. WRIGHT, to me personally known, who being by me duly sworn, says that he is VICE PRESIDENT - SALES of VULCAN MATERIALS - MIDWEST, that the foregoing instrument was signed on behalf of said corporation, and he acknowledged that the execution of the said instrument was his free act and deed.

Patricia A. Mishur
NOTARY PUBLIC

My commission expires:



RIDER NO. 07

To Master Agreement No. ITG-2378

It is hereby agreed that effective June 15, 1998, this Rider shall become a part of Master Car Agreement No. ITG-2378, between Vulcan Materials Company and ITG, Inc., dated December 8, 1995 and the cars described herein shall be placed in service subject to the terms set forth below:

CAR INITIAL NUMBERS:	9700 thru 9803
CAR SERIES MARKS:	ITGX
CLASS OF CAR:	HTS/K340
NUMBER OF CARS:	One Hundred and Four (104)
CAPACITY OF CARS:	100-Ton/2300 cu. ft.
COMMODITY OF CARS:	Aggregate
DELIVERY POINT:	Hollidaysburg, Pennsylvania
TERMS OF RENT:	\$380.00 Per Car Per Month Payable monthly in advance as provided in Paragraphs 3 & 4 of Lease ITG-2378
TERM:	For a minimum of eighty-four (84) months as defined In Paragraph 4 of Lease ITG-2378

(Corporate Seal)

ATTEST:

By: Conner Pichin
Its: Secretary

ITG, INC.

By: Michael Segubiel
Its: President

(Corporate Seal)

ATTEST:

By: Michael Pichin
Its: Assistant Secretary

VULCAN MATERIALS COMPANY

By: Harold W. Smith
Its: Chairman and CEO

SIGNATURE GUARANTEED
MEDALLION GUARANTEED
NATIONSBANK, N.A.

May Wynnham
AUTHORIZED SIGNATURE
(2521) X 9003470
SECURITIES TRANSFER AGENTS MEDALLION PROGRAMSM
SP

RIDER NO. 08

To Master Agreement No. ITG-2378

It is hereby agreed that effective June 15, 1998, this Rider shall become a part of Master Car Agreement No. ITG-2378, between Vulcan Materials Company and ITG, Inc., dated December 8, 1995. In the event a car(s) is damaged or destroyed by the Vulcan Materials Company, its agents, or material suppliers and the car(s) is beyond economical repair, the settlement value for such destroyed car(s) payable to ITG, Inc., with the Vulcan Materials Company to retain the destroyed unit for their disposition is:

INSURANCE & CASUALTY SCHEDULE

ITGX 9700 thru 9803

YEAR	VALUE
1 thru 3	\$37,000.00
4	\$34,500.00
5	\$32,000.00
6	\$29,500.00
7	\$27,000.00

(Corporate Seal)

ATTEST:

By: Comie Pichie
Its: Secretary

ITG, INC.

By: Michael Sagnolia
Its: President

(Corporate Seal)

ATTEST:

By: [Signature]
Its: Assistant Secretary

VULCAN MATERIALS COMPANY

By: [Signature]
Its: Chairman and CEO

SIGNATURE GUARANTEED
MEDALLION GUARANTEED
NATIONSBANK, N.A.
[Signature]
AUTHORIZED SIGNATURE
(2521) X 9003470
SECURITIES TRANSFER AGENTS MEDALLION PROGRAMSM
SR